

Louisiana Property and Casualty  
Insurance Commission  
Louisiana Department of Insurance  
P.O. Box 94214  
Baton Rouge, LA 70804-9214  
www.ldi.state.la.us

Louisiana Property and Casualty  
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Monthly Report  
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2003 LA Traffic Statistics - Good News First, then . . .

The Louisiana Highway Safety Commission recently released the state’s traffic statistics for 2003. The number of deaths from traffic accidents were *down* from the previous year and the seat belt compliance was *up*, however, Louisiana missed on both counts compared with the national averages.

There were 902 people who lost their lives to traffic accidents in 2003, as compared with 914 deaths in 2002. The national average is based on the number of deaths per 100 million vehicle miles driven. Louisiana had 2.04 deaths as compared with the national average of 1.48 deaths. Nationally, there has been a major reduction in the fatality rate since 1975 when it stood at 3.35 fatalities per 100 million miles traveled.

Forty-five percent of all traffic fatalities in Louisiana were alcohol-related, which translates to a total of 403 deaths in 2003. This statistic at least shows a two point decrease from 2002.

The seat belt usage was at 73.4 percent for 2003, improving by 4.4 percent from 2002. The national average is 79 percent. In June of this year, seat belt usage reached 80 percent for the United States, so far the highest rating ever recorded. This 80 percent seat belt usage nationally could save 15,200 lives and \$50 billion in economic costs associated with traffic related crashes, injuries and deaths.<sup>1</sup> Because 8 out of 10 Americans are wearing their seat belts, the results are the lowest traffic fatality rate in the country since record-keeping began 29 years ago, according to the National Highway Traffic Safety Administration.

Louisiana has made great strides with seat belt compliance since the tracking began in 1996. The percentage has increased by 16 points from that first year of record keeping. Unfortunately, Louisiana’s statistics show that 78 percent of drivers killed in single-vehicle crashes did not wear a seat belt.

Aggressive law enforcement, better public awareness campaigns teamed with safety education programs, and legislation dealing with tougher DWI laws has certainly made a difference for Louisiana. Lowering the BAC limit to .08 in September of 2003, and a new mandatory helmet law for motorcycle riders in August of 2004 will only help this trend towards lowering the traffic fatality rates in the state.

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- ◆ *The Monthly Report* is the newsletter of the Louisiana Property and Casualty Insurance Commission, Louisiana Department of Insurance, 1702 N. 3rd Street, 3rd Floor, P.O. Box 94214, Baton Rouge, LA 70804-9214 225-342-7187 (PH) 225-342-6057 (FX)

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- LA Property & Casualty Insurance Commission Staff**

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- ◆ The Louisiana Property and Casualty Insurance Commission was created by the enactment of R.S. 22:15 in the 2001Regular Session of the Louisiana Legislature to review and examine the availability and affordability of property and casualty insurance in the state of Louisiana. The commission will also undertake a comprehensive study and provide oversight and enforcement recommendations of the effectiveness of law enforcement and implementation of programs aimed at enforcement throughout the state of those laws and programs which affect property and casualty insurance rates.

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# Commission Member Profile

Mr. Nicholas Gachassin, Jr. fills the appointed position to the Louisiana Property and Casualty Insurance Commission from the Attorney General’s office. Mr. Gachassin serves as the First Assistant Attorney General for the state, and is the founder and senior partner of Gachassin Law Firm. He has over 30 years of experience in defense law service.

Mr. Gachassin received his Bachelor of Arts degree in Business Administration from the University of Southwestern Louisiana in 1967. He graduated from Tulane University Law School in 1970, and was admitted to the Louisiana Bar in the same year.

Professionally, Mr. Gachassin is a member of the American, Louisiana State and Lafayette Parish Bar Associations. Other memberships include: the American Academy of Hospital Attorneys, American Health Lawyers Association, the American and Louisiana Hospital Associations, the Fifth Circuit Court of Appeals, Louisiana Society of Hospital Attorneys, National Home Care Association and the Louisiana Rural Health Association.

Appointments received by Mr. Gachassin include memberships on the Ethics Committees for the Eunice Regional Medical Center, the Opelousas General Hospital and the Lafayette General Medical Center. Other appointments include: the Louisiana Medical Disclosure Panel for DHH, Board membership on the Hospice Foundation of Louisiana, Inc., General Counsel for the Home Care Association of LA, and Legal Liaison for the EMS Council.

The Louisiana Property and Casualty Insurance Commission welcomes Mr. Gachassin and looks forward to his sharing his wealth of experience with the commission.

# New Appointments to LIRC

The newly appointed members to the Louisiana Insurance Rating Commission (LIRC) were announced recently by the governor’s office. The five new members appointed by Governor Blanco are:

- Dr. Christine Berry- Director of Insurance Studies, University of Louisiana at Monroe
- Mr. Barry Busada- Owner and Vice President of Diesel Driving Academy in Shreveport
- Mr. Patrick Fontenot- President of Williams Progressive Life and Accident Insurance Company in Opelousas
- Mr. Jabari Ragas- with American Express Financial Advisors in New Orleans
- Mr. Joe Godchaux, Jr.- with Northwestern Mutual Insurance Company in Opelousas

Also joining the new group was Mr. Steven “Rock” Ruiz of New Orleans, the only person re-appointed to the commission from the previous administration.

The Office of Property and Casualty’s Rating and Forms Division held a one-day orientation seminar for the new members. They were informed about new legislation, and the rules and procedures for filing rates and forms. The new members first LIRC meeting was on Wednesday, September 29th, with the next meeting slated for Wednesday, October 20th at the Department of Insurance.

Insurance Commissioner Robert Wooley took the opportunity of welcoming the new members and thanking them for agreeing to serve on this important commission. He pointed out that there needs to be a balance between protecting the consumer and a competitive, healthy environment for insurance companies writing business in the state.

Commissioner Wooley let the LIRC know that he has been hard at work visiting out of state insurance companies who have shown an interest in coming to Louisiana, and telling those companies about the positive changes taking place here because of recent legislation. He stated that more choices and better prices through competition will help lower the cost of insurance in Louisiana.

Louisiana Property and Casualty Insurance Commission Members		
Commissioner Robert Wooley		Tom O’Neal
Jeff Albright		Theodore “Ted” Haik, Jr.
Col. Jim Champagne	Representative Karen Carter	Aubrey T. Temple, Jr.
Chuck McMains	Representative Michael Jackson	Nicholas Gachassin
Terry Lisotta	Earl Taylor	Richard Clements
H. “Marc” Carter	Kay Hodges	Chad Brown
Senator James David Cain	Lorrie Brouse	Senator John Hainkel



Have a Safe and Happy Halloween!

Always Trick or Treat with your Children &  
Drive *Slowly* in the Neighborhood!!!!